

**Table I.F.28 Percent of private-sector employees enrolled in a health insurance plan that had a separate deductible for prescription drugs by firm size and selected characteristics: United States, 2019**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	10.4%	14.9%	8.5%	11.4%	9.3%	10.4%	11.0%	10.3%
Industry group **								
Agric., fish., forest.	18.7%	13.3% *	31.8% *	58.3%	16.6% *	8.8% *	24.7% *	17.0% *
Mining and manufacturing	8.8%	10.2% *	14.2%	8.4%	9.0%	8.4%	9.9%	8.7%
Construction	9.3%	19.7%	7.9%	10.3%	6.2% *	9.6% *	13.6%	6.8%
Utilities and transp.	16.7%	28.1% *	6.3% *	11.2% *	10.0% *	19.2%	15.6% *	16.8%
Wholesale trade	8.7%	11.8% *	6.3% *	13.9%	7.6%	7.1%	10.8%	8.0%
Fin. svcs. and real estate	10.2%	13.6% *	4.9% *	8.8%	13.3%	9.4%	10.1%	10.2%
Retail trade	11.8%	10.2% *	13.3% *	16.3%	9.4%	11.2%	12.2%	11.7%
Professional services	9.8%	12.5%	9.1%	8.6%	8.4%	10.3%	8.9%	9.9%
Other services	10.7%	19.4%	4.6%	14.6%	10.1%	9.7%	11.3%	10.6%
Ownership								
For profit, incorporated	10.6%	15.9%	8.9%	10.9%	9.7%	10.7%	11.4%	10.5%
For profit, unincorporated	10.8%	12.3%	8.4%	11.2%	8.0%	12.6%	10.2%	11.0%
Nonprofit	9.1%	15.6%	6.3% *	14.7%	9.2%	8.2%	9.8%	9.1%
Age of firm								
Less than 5 years	10.2%	12.5% *	10.5% *	11.8%	9.5% *	0.9% *	10.6%	9.9% *
5-9 years	10.2%	14.5% *	7.6% *	10.2%	7.6% *	17.0% *	10.1%	10.3%
10-19 years	11.3%	20.1%	7.6%	11.3%	8.9%	11.8% *	12.2%	10.8%
20 or more years	10.3%	12.8%	8.7%	11.6%	9.5%	10.4%	10.8%	10.3%
Multi/single status								
2 or more locations	10.5%	7.1% *	10.4% *	10.9%	10.3%	10.6%	9.6%	10.6%
1 location only	10.0%	15.1%	8.3%	11.6%	7.8%	5.1% *	11.2%	9.0%
Percent full-time employees								
Less than 25%	13.7%	28.4% *	4.3% *	10.9% *	11.9% *	14.9%	10.2% *	14.5%
25-49 %	16.2%	19.1% *	11.1% *	11.6%	5.6%	21.2%	12.7%	16.8%
50-74 %	10.4%	18.0%	8.2%	12.1%	10.6%	9.2%	12.7%	9.9%
75% or more	10.0%	13.8%	8.6%	11.3%	9.3%	9.9%	10.7%	9.9%
Union presence								
No union employees	9.8%	14.8%	8.9%	11.6%	9.5%	9.0%	11.2%	9.4%
Has union employees	13.0%	17.3% *	1.6% *	8.1% *	8.1%	14.0%	6.5% *	13.2%
Percent low-wage employees								
50% or more low-wage	9.5%	17.7%	6.4% *	12.8% *	7.4%	9.4%	9.4%	9.5%
Less than 50% low-wage	10.5%	14.7%	8.6%	11.3%	9.5%	10.6%	11.1%	10.4%
Percent women employees								
Less than 25%	9.5%	10.9%	9.1%	11.1%	8.6%	9.1%	11.0%	9.0%
25-49 %	12.1%	17.2%	7.2%	13.7%	10.0%	12.6%	11.4%	12.2%
50-74 %	9.7%	17.0%	9.7%	12.9%	10.0%	8.8%	11.9%	9.4%
75% or more	10.2%	16.2%	7.7%	7.6%	8.4%	11.2%	9.5%	10.4%
Percent age 50 or older employees								
Less than 25%	8.7%	14.0%	8.2%	11.7%	8.4%	7.2%	10.6%	8.2%
25-49 %	10.8%	16.4%	9.7%	9.9%	9.6%	11.1%	11.2%	10.7%
50-74 %	13.8%	15.2%	7.2%	13.1%	10.1%	17.1%	10.6%	14.6%
75% or more	11.7%	14.5%	7.6% *	17.5%	15.3% *	3.6% *	14.2%	9.3% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.F.28 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a separate deductible for prescription drugs by firm size and selected characteristics: United States, 2019**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.40%	1.54%	0.95%	0.87%	0.68%	0.62%	0.66%	0.46%
Industry group **								
Agric., fish., forest.	4.90%	7.78% *	17.53% *	13.41%	9.78% *	4.25% *	8.46% *	5.74% *
Mining and manufacturing	0.88%	5.37% *	4.05%	2.07%	1.71%	1.22%	1.98%	0.95%
Construction	1.33%	5.58%	2.10%	2.15%	2.54% *	3.43% *	2.03%	1.70%
Utilities and transp.	2.68%	14.18% *	4.06% *	3.75% *	3.47% *	3.65%	4.93% *	2.93%
Wholesale trade	1.03%	4.03% *	2.50% *	3.20%	1.47%	1.54%	2.53%	1.09%
Fin. svcs. and real estate	1.03%	4.38% *	2.09% *	2.38%	2.70%	1.24%	2.38%	1.12%
Retail trade	1.32%	3.16% *	4.30% *	2.87%	2.11%	1.96%	2.27%	1.51%
Professional services	0.73%	2.10%	1.85%	1.52%	1.03%	1.12%	0.98%	0.83%
Other services	1.06%	4.05%	1.33%	2.88%	1.90%	1.57%	1.67%	1.24%
Ownership								
For profit, incorporated	0.49%	1.96%	1.17%	1.02%	0.90%	0.74%	0.81%	0.57%
For profit, unincorporated	0.99%	2.94%	2.14%	1.95%	1.51%	1.89%	1.55%	1.19%
Nonprofit	0.99%	4.00%	2.02% *	3.20%	1.42%	1.43%	1.67%	1.07%
Age of firm								
Less than 5 years	2.00%	4.30% *	3.59% *	3.37%	4.67% *	0.70% *	2.30%	3.31% *
5-9 years	1.60%	4.91% *	2.49% *	2.89%	2.52% *	7.48% *	2.07%	2.31%
10-19 years	1.21%	3.53%	2.20%	1.82%	1.70%	3.61% *	1.55%	1.66%
20 or more years	0.46%	1.68%	1.21%	1.12%	0.77%	0.64%	0.82%	0.50%
Multi/single status								
2 or more locations	0.52%	4.18% *	3.70% *	1.67%	0.83%	0.64%	1.89%	0.53%
1 location only	0.57%	1.57%	0.97%	1.01%	1.16%	1.70% *	0.71%	0.89%
Percent full-time employees								
Less than 25%	2.50%	11.56% *	2.44% *	5.52% *	5.63% *	3.41%	4.34% *	2.88%
25-49 %	2.46%	6.21% *	4.43% *	2.75%	1.30%	3.92%	2.51%	2.80%
50-74 %	1.00%	4.38%	2.24%	3.02%	2.42%	1.29%	2.02%	1.14%
75% or more	0.44%	1.70%	1.08%	0.97%	0.75%	0.68%	0.74%	0.50%
Union presence								
No union employees	0.39%	1.57%	0.99%	0.90%	0.72%	0.60%	0.69%	0.45%
Has union employees	1.29%	8.31% *	1.62% *	2.52% *	2.12%	1.52%	2.05% *	1.34%
Percent low-wage employees								
50% or more low-wage	1.03%	4.68%	2.23% *	4.10% *	1.39%	1.39%	1.76%	1.12%
Less than 50% low-wage	0.44%	1.62%	0.99%	0.88%	0.74%	0.68%	0.70%	0.50%
Percent women employees								
Less than 25%	0.66%	2.07%	1.56%	1.34%	1.19%	1.16%	1.05%	0.79%
25-49 %	0.97%	4.02%	1.97%	2.13%	1.53%	1.45%	1.61%	1.08%
50-74 %	0.71%	3.52%	2.53%	2.03%	1.45%	0.95%	1.67%	0.78%
75% or more	0.80%	2.80%	1.65%	1.75%	1.10%	1.26%	1.11%	0.93%
Percent age 50 or older employees								
Less than 25%	0.53%	2.41%	1.36%	1.18%	1.12%	0.78%	0.97%	0.62%
25-49 %	0.62%	3.83%	1.84%	1.47%	0.99%	0.85%	1.34%	0.67%
50-74 %	1.37%	2.91%	2.01%	2.77%	1.85%	2.56%	1.41%	1.66%
75% or more	1.92%	3.17%	3.75% *	5.25%	7.31% *	1.52% *	2.50%	2.88% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.